		ation to identify your case:		I			
Debtor	1	Jennifer J Johnson					
Debtor	2	Full Name (First, Middle, Last)					
	, if filing)	Full Name (First, Middle, Last)					
		nkruptcy Court for the	SOUTHERN DISTRICT OF MISSISSIPPI		is an amended plan, and		
Case m	umbari			have been ch	e sections of the plan that		
(If know				nave been en	iungeu.		
(-			
Chap	ter 13 F	Plan and Motions for	· Valuation and Lien Avoidance		12/17		
Part 1:	Notices	3					
To Deb	tors:	indicate that the option is	s that may be appropriate in some cases, but the present appropriate in your circumstances or that it is per rules and judicial rulings may not be confirmable. or in this plan.	rmissible in your judic	cial district. Plans that		
		In the following notice to	creditors, you must check each box that applies				
To Cre	ditors:	Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.					
		You should read this plan an attorney, you may wish	carefully and discuss it with your attorney if you have to consult one.	one in this bankruptcy	case. If you do not have		
		to confirmation on or be	treatment of your claim or any provision of this pla fore the objection deadline announced in Part 9 of t Bankruptcy Court may confirm this plan without Rule 3015.	he Notice of Chapter	13 Bankruptcy Case		
		The plan does not allow cl	aims. Creditors must file a proof of claim to be paid un	nder any plan that may	be confirmed.		
		plan includes each of the	be of particular importance. Debtors must check on following items. If an item is checked as "Not Incluive if set out later in the plan.				
1.1			I claim, set out in Section 3.2, which may result in at all to the secured creditor	_ Included	✓ Not Included		
1.2		nce of a judicial lien or nor in Section 3.4.	possessory, nonpurchase-money security interest,	☐ Included	✓ Not Included		
1.3	-,'	dard provisions, set out in	Part 8.	_ Included	✓ Not Included		
	_						
Part 2:	Plan Pa	ayments and Length of Pla	n				
2.1	Length	of Plan.					
The plai	n period sh	all be for a period of 60	months, not to be less than 36 months or less than 60	0 months for above me	dian income debtor(s). If		
			d, additional monthly payments will be made to the ex				
specifie	d in this pl	an.					
2.2	Debtor(s) will make payments to t	he trustee as follows:				
			semi-monthly, weekly, or bi-weekly) to the ched to the debtor's employer at the following address:	apter 13 trustee. Unles	s otherwise ordered by the		
		ACCEPTANCE NOW					
	_	941 HWY 80 E					
	_	Clinton MS 39056-0000					

APPENDIX D Chapter 13 Plan Page 1

Debtor		Jennifer J Johnson		Case r	number			
				weekly, or bi-weekly) to the tor's employer at the following	e chapter 13 trustee. Unless other g address:	wise ordered by the		
					_			
2.3	Income tax returns/refunds.							
	Check all that apply Debtor(s) will retain any exempt income tax refunds received during the plan term.							
		Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all non-exempt income tax refunds received during the plan term.						
		Debtor(s) will treat income refunds as follows:						
	itional	payments.						
Chec	✓	None. If "None" is a	checked, the rest of § 2.4	need not be completed or repro	oduced.			
Part 3:	Trea	tment of Secured Clain	ns					
3.1	Mort	gages. (Except mortgag	ges to be crammed dow	n under 11 U.S.C. § 1322(c)(2)) and identified in § 3.2 herein.)).		
✓ Inse	Non	all that apply. e. If "None" is checked, ional claims as needed.	the rest of § 3.1 need no	t be completed or reproduced.				
3.2	Motio	Motion for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one						
	✓	None. If "None" is a	checked, the rest of § 3.2	need not be completed or repro	oduced.			
3.3	Secured claims excluded from 11 U.S.C. § 506.							
	Check □ ✓	ck one. None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced. The claims listed below were either:						
		(1) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or						
		(2) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value.						
		These claims will be paid in full under the plan with interest at the rate stated below. Unless otherwise ordered by the conclaim amount stated on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) controls over any contrary amount listed below. In the absence of a contrary timely filed proof of claim, the amounts stated below are contrary timely filed proof of claim.						
Cnac -		me of Creditor 4	2013 Dodge Jou	Collateral Irney 131,000 miles	Amount of claim \$13,344.00	Interest rate* 6.75%		
				the current Till rate in this Dist		0.1070		
Insert ac	dditiona	l claims as needed.						
3.4	Motio	on to avoid lien pursuai	nt to 11 U.S.C. § 522.					
Check o	ne. ✓	None. If "None" is o	checked, the rest of § 3.4	need not be completed or repro	oduced.			

Debtor	Jennifer J Johnson	Case number			
3.5	Surrender of collateral.				
	The debtor(s) elect to surrender that upon confirmation of this p	e rest of § 3.5 need not be completed or reproduced. to each creditor listed below the collateral that secures the creditor's claim. The debtor(s) request lan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay ll respects. Any allowed unsecured claim resulting from the disposition of the collateral will be			
_	Name of Creditor	Collateral			
Tower		household goods household goods			
Insert ac	lditional claims as needed.				
Part 4:	Treatment of Fees and Priority Claim	s.			
rait 4.	Treatment of Fees and Friority Claim	5			
4.1	General Trustee's fees and all allowed priority cl without postpetition interest.	ims, including domestic support obligations other than those treated in § 4.5, will be paid in full			
4.2	Trustee's fees Trustee's fees are governed by statute an	d may change during the course of the case.			
4.3	Attorney's fees.				
	✓ No look fee:				
	Total attorney fee charged:	\$3,600.00			
	Attorney fee previously paid:	<u>\$0.00</u>			
	Attorney fee to be paid in plan per confirmation order:	\$3,600.00			
	☐ Hourly fee: \$ (Subject to appro	val of Fee Application.)			
4.4	Priority claims other than attorney's fees and those treated in § 4.5.				
	Check one. None. If "None" is checked, the rest of § 4.4 need not be completed or reproduced.				
4.5	Domestic support obligations.				
	None. If "None" is checked, the rest of § 4.5 need not be completed or reproduced.				
Part 5:	Treatment of Nanariarity Uncoopered	Claims			
5.1	Treatment of Nonpriority Unsecured Claims Nonpriority unsecured claims not separately classified.				
*	providing the largest payment will be eff The sum of \$ 	at are not separately classified will be paid, pro rata. If more than one option is checked, the option ective. <i>Check all that apply</i> . The claims, an estimated payment of \$			

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$0.00 Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

Debtor	Je	ennifer J John	son	Case number			
5.2	Other se	ther separately classified nonpriority unsecured claims (special claimants). Check one.					
		None. If "None" is checked, the rest of § 5.2 need not be completed or reproduced. The nonpriority unsecured allowed claims listed below are separately classified and will be treated as follows:					
	Name of C	Creditor	Basis for separate classification and treatment	Approximate amount owed	Proposed treatment		
FedLo	oan Servic	ing	Educational	\$56,442.00	PAY AS UNSECURED DEBT (NON DISCHARGEABLE DEBT)		
Insert a	dditional cl	aims as needed.					
Part 6:	Executo	ry Contracts ar	nd Unexpired Leases				
6.1			and unexpired leases listed below leases are rejected. Check one.	are assumed and will be treated a	as specified. All other executory		
	✓	None. If "None	is checked, the rest of § 6.1 need n	ot be completed or reproduced.			
Part 7:	Vesting	of Property of t	the Estate				
7.1	Property	of the estate w	ill vest in the debtor(s) upon entry	of discharge.			
Part 8:	Nonstan	idard Plan Prov	risions				
8.1			onstandard Plan Provisions				
	_	-	" is checked, the rest of Part 8 need	not be completed or reproduced.			
Part 9:	Signatu	res:					
9.1 The Del			and Debtor(s)' Attorney Debtor(s), if any, must sign below. Ij	f the Debtor(s) do not have an attorn	ney, the Debtor(s) must provide their		
complet X	te address a	nd telephone nui	nber.	X			
	/ Jennifer	J Johnson		Α			
	ennifer J J			Signature of Debtor 2			
Si	gnature of I	Debtor 1					
Ex	xecuted on	January 17,	2020	Executed on			
13	37 Thousa	nd Oaks Circl	e				
	ddress			Address			
		39212-0000 nd Zip Code		City, State, and Zip Code			
Te	elephone Nu	umber		Telephone Number			
Sig 57 SU	/ FDWIN V	VOODS, JR.		Date January 17, 2020			
		ODS, JR. MSB	# 8893	Date Carracty 17, 2020			
		Attorney for Deb					
	760 133 NC UITE 100	жіп					
	ackson, M	S 39211					
A	ddress, City	, State, and Zip	Code				
	01-353-500			MSB# 8893 MS			
	elephone Ni WII KINSC	umber)N@BONDNB(MS Bar Number			
	mail Addres		<u> </u>				